

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	:	
Richard N. Harding	:	Chapter 13
	:	Case No.: 19-11995-AMC
Debtor(s)	:	

**OBJECTION TO PROOF OF CLAIM #5-2
OF REGIONAL ACCEPTANCE CORPORATION**

Debtor, Richard N. Harding, by attorney Brad J. Sadek, hereby . to the Proof of Claim No. 5-2 filed on behalf of Regional Acceptance Corporation, and in support thereof avers the following:

1. Debtor filed a Chapter 13 Bankruptcy Petition on March 29, 2019.
2. Creditor, Regional Acceptance Corporation, filed an Amended Proof of Claim (#5-2) on March 31, 2020 in the amount of \$24,652.45 See Exhibit “A.”
3. The debtor surrendered the vehicle for which the claim was filed in November 2019 via an Order entered granting relief to Regional Acceptance Corporation.
4. The last date to file a proof of claim was June 6, 2019.
5. In re Metro Transportation Co., 117 B.R. 143, 147 (Bankr E.D. Pa. 1990), amendments to timely proofs of claims are liberally allowed and may relate back to the initial filing if filed after the bar date, but will not be permitted if they constitute new claims.
6. The amended claim in this case “asserts entirely new matter” as it is for “a deficiency resulting from disposition of collateral.” In re Hibble, 371 B.R. 730 at 737-38 (Bankr. E.D. Pa. 2007).

WHEREFORE, Debtor, Richard N, Harding, by and through the undersigned counsel, respectfully requests this Honorable Court to enter an Order disallowing Proof of Claim #5-2 of Regional Acceptance Corporation in its entirety.

Dated: October 11, 2022

/s/ Brad J. Sadek, Esq.
Brad J. Sadek, Esquire
Attorney for the Debtor(s)
Sadek Law Offices, LLC
1500 JFK Boulevard Suite 220
Philadelphia, PA 19102
(215) 545-0008
brad@sadeklaw.com